

Jamie Dudley & Dudley Trucking LLC

Held October 31, 2018 – Docket No. INS-18-2058

Decision Issued: November 28, 2018

The named insured requested a hearing to contest the cancellation of a commercial policy for nonpayment of premium. The company demonstrated that the premium was not paid when due and that all statutory notice requirements were met.

Held: For the company. Maine law under 24-A M.R.S.A. § 2908 2(A) allows an insurer to cancel a policy if an insured fails to make a premium payment when due. The company demonstrated that the named insureds were notified of the payment due prior to the due date, and no payment was received. A cancellation notice was properly issued to the named insureds at the last known address and payment was not received before the cancellation date. Accordingly, the cancellation action is permitted.